

1 What is Claimed is:

2 *SUBA* 1. A method for a computer device, comprising:
3 associating a user of the computer device with at least one of a plurality of
4 beneficiary groups; and
5 providing an arrangement associating the user with at least one provider of a
6 desired good, service, or information, based upon a received request for the desired good, service,
7 or information, the at least one provider being associated with at least one beneficiary group
8 associated with the user; and
9 arranging for the user to obtain the desired good, service, or information from at
10 least associated one provider.

1 2. The method of claim 1, wherein the step of arranging includes arranging a business
2 transaction between the user and a related provider.

1 3. The method of claim 2, wherein the step of arranging further includes providing, to
2 the user, a display including an address of the at least one related provider.

1 4. The method of claim 3, wherein the display includes a hyperlink to the at least one
2 related provider.

1 5. The method of claim 1, further comprising:
2 receiving the input request and a user-specified beneficiary group, associating the
3 user with a beneficiary group, from the computer device of the user;
4 searching for the at least one provider, based upon the arrangement and the received
5 input request and user-specified beneficiary group, the arrangement including a synergistic
6 concentric circle arrangement; and
7 outputting any associated providers to the user.

1 6. The method of claim 5, wherein the step of arranging includes arranging a business
2 transaction between the user and a selected one of the output associated providers.

1 7. The method of claim 6, wherein the step of arranging further includes providing to
2 the user, a display including addresses of associated providers.

1 8. The method of claim 7, wherein the display includes hyperlinks to the output
2 associated providers.

3 9. The method of claim 1, wherein the arrangement includes an expandable
4 synergistic concentric circle arrangement.

1 10. The method of claim 2, further comprising:
2 receiving information from the user for expanding at least one of the synergistic
3 concentric circles of the expandable synergistic concentric circle arrangement.

1 11. The method of claim 9, further comprising:
2 providing, to the user, a dynamic capability to expand at least one of the synergistic
3 concentric circles of the synergistic concentric circle arrangement to thereby expand the input
4 request on the computer device .

1 12. The method of claim 10, wherein the step of receiving includes receiving
2 information prioritizing expansion of the synergistic concentric circles.

1 13. The method of claim 11, further comprising:
2 receiving information prioritizing expansion of the synergistic concentric circles.

1 14. The method of claim 9, further comprising:
2 prompting the user at the computer device, to expand at least one of the synergistic
3 concentric circles of the synergistic concentric circle arrangement.

1 15. The method of claim 14, wherein the step of prompting includes prompting the user
2 to prioritize expansion of the synergistic concentric circles.

3 16. The method of claim 2, wherein one beneficiary group associated with the user is
4 assigned priority over another beneficiary group associated with the user.

1 17. The method of claim 2, wherein the step of providing includes providing an
2 arrangement for searching on the Internet.

1 18. The method of claim 2, wherein the step of providing includes providing an
2 arrangement for searching on the worldwide web.

1 19. The method of claim 12, wherein the priorities include priorities for expanding
2 within an associated beneficiary group or among plural associated beneficiary groups.

1 20. The method of claim 1, wherein the computer device includes one of a personal
2 computer, personal digital assistant and wireless phone.

1 21. A method for a computer device, comprising:
2 receiving, from a computer device of a user, a request including a desired good,
3 service or information and at least one user-specified beneficiary group;
4 associating the user to at least one provider of the requested good, service or
5 information, associated with the at least one user-specified beneficiary group, based upon the
6 received request and at least one user-specified beneficiary group; and
7 arranging for the user to obtain the requested good, service or information from at
8 least one associated provider.

1 22. The method of claim 21, wherein the step of arranging includes arranging a
2 business transaction between the user and an associated provider.

1 23. The method of claim 22, wherein the step of arranging further includes providing,
2 to the user, a display including an address of the at least one associated provider.

1 24. The method of claim 23, wherein the display includes a hyperlink to the at least one
2 associated provider.

1 25. The method of claim 22, wherein the user is associated with at least one provider
2 based upon an expandable synergistic concentric circle arrangement.

1 26. The method of claim 25, further comprising:
2 receiving information for expanding at least one of the synergistic concentric
3 circles of the synergistic concentric circle arrangement.

1 27. The method of claim 25, wherein the step of receiving includes receiving
2 information prioritizing expansion of at least one of the synergistic concentric circles.

1 28. The method of claim 25, further comprising:
2 prompting expansion of at least one of the synergistic concentric circles of the
3 synergistic concentric circle arrangement.

1 29. The method of claim 25, wherein one beneficiary group is assigned priority over
2 another beneficiary group.

1 30. The method of claim 25, further comprising:
2 receiving priorities for prioritizing expansion of synergistic concentric circles in the
3 synergistic concentric circle arrangement.

1 31. The method of claim 22, wherein the computer device includes one of a personal
2 computer, personal digital assistant and wireless phone.

1 32. A system, comprising:

2 a database, adapted to store information associating each of a plurality of providers
3 of goods, service or information with at least one beneficiary group; and
4 a controller, adapted to receive a request including a desired good, service or
5 information, and a user-specified beneficiary group from a computer device of a user, adapted to
6 search the database based upon the received request and user-specified beneficiary group, and
7 adapted to provide an arrangement to the user for transacting business with a provider of the
8 desired good, service, or information and associated with the user-specified beneficiary group, for
9 obtaining the desired good, service or information.

1 33. The system of claim 32, wherein the controller is adapted to provide for display of
2 all providers of the desired good, service, or information associated with the user-specified
3 beneficiary group, to the computer device of the user for selection thereof, wherein the user can
4 thereafter transact business with a selected provider.

1 34. The system of claim 33, wherein the controller is adapted to provide for display of
2 addresses of all such providers.

1 35. The system of claim 34, wherein the addresses include hyperlinks.

1 36. The system of claim 32, wherein the database is searched in expandable synergistic
2 concentric circles formed based upon the received request and user-specified beneficiary group.

1 37. The system of claim 36, wherein the controller is adapted to receive information
2 prioritizing expansion of synergistic concentric circles.

1 38. The system of claim 37, wherein the prioritized expansion is established by
2 prioritized expanded searches within a beneficiary group and searches to a next concentrically
3 arranged beneficiary group.

1 39. The system of claim 32, wherein the controller is further adapted to receive a search
2 request requesting an expanded search within a beneficiary group.

1 40. The system of claim 32, wherein the controller is adapted to prompt the user to
2 expand the received request upon failing to identify any providers of the requested good, service or
3 information associated with the received beneficiary group.

1 41. A system comprising:

2 a database, adapted to associate users of computer devices and providers of goods,
3 services or information with at least one beneficiary group; and

4 a controller, adapted to provide an arrangement for associating a provider with a
5 user and enabling the transacting of business therebetween, based upon a request for a desired
6 good, service or information received from a computer device of a user, wherein the arrangement
7 associates users and providers associated with a common beneficiary group.

1 42. The system of claim 41, wherein the controller is adapted to provide for display of
2 all providers of the desired good, service, or information associated with the received beneficiary
3 group, to the computer device of the user for selection thereof, wherein the user can thereafter
4 transact business with a selected provider.

1 43. The system of claim 42, wherein the controller is adapted to provide for display of
2 addresses of all such providers.

1 44. The system of claim 43, wherein the addresses include hyperlinks.

1 45. The system of claim 41, wherein the database is searched in expandable synergistic
2 concentric circles formed based upon the received request and associated beneficiary group of the
3 user.

1 46. The system of claim 45, wherein the controller is adapted to receive information
2 prioritizing expansion of synergistic concentric circles.

1 47. The system of claim 46, wherein the prioritized expansion is established by
2 prioritized expanded searches within a beneficiary group and searches to a next concentrically
3 arranged beneficiary group.

1 48. The system of claim 41, wherein the controller is further adapted to receive a search
2 request requesting an expanded search within a beneficiary group.

1 49. The system of claim 41, wherein the controller is adapted to prompt the user to
2 expand the input search request upon failing to associate a provider, associated with the beneficiary
3 group of the user, with the user.

1 50. A system comprising:
2 a database, adapted to store a plurality of providers of a good, service, or
3 information, each stored in association with at least one beneficiary group; and
1 a controller, adapted to provide an arrangement for associating a provider, in
2 conjunction with the database, with a user of a computer device and enabling the transacting of
3 business therebetween, based upon a request for a desired good, service, or information received
4 from the computer device, wherein the arrangement associates the user with a provider associated
5 with a user-specified beneficiary group of the user.

1 51. The system of claim 50, wherein the controller is adapted to provide for display of
2 all providers of the desired good, service, or information associated with the user-specified
3 beneficiary group, to the computer device of the user for selection thereof, wherein the user can
4 thereafter transact business with a selected provider.

1 52. The system of claim 51, wherein the controller is adapted to provide for display of
2 addresses of all such providers.

1 53. The system of claim 52, wherein the addresses include hyperlinks.

1 54. The system of claim 53, wherein the controller is adapted to associate a provider
2 with a user by searching the database.

1 55. The system of claim 54, wherein the controller is adapted to search the database in
2 expandable synergistic concentric circles formed based upon the received search request and a
3 user-specified beneficiary group associated with the user.

1 56. The system of claim 55, wherein the controller is adapted to receive a beneficiary
2 group associated with the user from the computer device.

1 57. The system of claim 50, wherein the database is further adapted to store a plurality
2 of users, each associated with at least one beneficiary group.

1 58. The system of claim 56, wherein the controller is adapted to receive information
2 prioritizing expansion of synergistic concentric circles.

1 59. The system of claim 58, wherein the prioritized expansion is established by
2 prioritized expanded searches within a beneficiary group and searches to a next concentrically
3 arranged beneficiary group.

1 60. The system of claim 56, wherein the controller is further adapted to receive a
2 request from the computer device of the user requesting an expanded search within a beneficiary
3 group.

1 61. A method for a computer device, comprising:
2 associating a provider of at least one of a good, service and information, with at
3 least one of a plurality of beneficiary groups; and
4 offering at least one of the good, service or information for sale from the provider to
5 a user desiring the offered good, service, or information, based upon a request received from the
6 computer device of a user, the user being associated with a beneficiary group also associated with
7 the provider.

1 62. The method of claim 61, further comprising:
2 receiving the request for a desired good, service, or information and a user-specified
3 beneficiary group from the computer device of a user;
4 searching for the provider, based upon the search arrangement and the received
5 request and user-specified beneficiary group, the search arrangement including a synergistic
6 concentric circle arrangement; and
7 outputting information regarding the offer of the provider, to the user.

1 63. The method of claim 62, wherein the step of outputting information includes
2 outputting information for display to the user, the display including an address of the provider.

1 64. The method of claim 63, wherein the display includes a hyperlink to the provider.

1 65. The method of claim 62, further comprising:
2 enabling completion of a business transaction between the user and the provider.

1 66. The method of claim 61, wherein an arrangement is provided for associating the
2 user and provider, the arrangement including an expandable synergistic concentric circle
3 arrangement.

1 67. The method of claim 66, further comprising:

2 receiving information from the user for expanding at least one of the synergistic
3 concentric circles of the expandable synergistic concentric circle arrangement.

1 68. The method of claim 66, further comprising:

2 providing, to the user, a dynamic capability to expand at least one of the synergistic
3 concentric circles of the synergistic concentric circle arrangement to thereby expand the request on
4 the computer device.

1 69. The method of claim 66, further comprising:

2 prompting the user at the computer device, to expand at least one of the synergistic
3 concentric circles of the synergistic concentric circle arrangement.

1 70. The method of claim 69, wherein the step of prompting includes prompting the user
2 to prioritize expansion of the synergistic concentric circles.

1 71. The method of claim 61, wherein a beneficiary group associated with the user is
2 assigned priority over another beneficiary group associated with the user.

1 72. The method of claim 61, wherein the method is provided to a user connected to the
2 Internet.

1 73. The method of claim 66, further comprising:
2 receiving search priorities for prioritizing expansion of synergistic concentric
3 circles in the synergistic concentric circle arrangement.

1 74. The method of claim 73, wherein the search priorities including priorities for
2 expanding within an associated beneficiary group or among plural associated beneficiary groups.

1 75. A method comprising:

2 determining a business transaction proceeds allocation between a plurality of
3 entities; and

4 allocating, upon receiving notification of a business transaction, a determined
5 portion of the business transaction proceeds to a first of the plurality of entities and allocating a
6 determined portion to at least one additional entity.

7 76. The method of claim 75, wherein the notification is received from one of the
8 plurality of entities.

9 77. The method of claim 75, wherein the business transaction proceeds allocation is
10 stored in memory.

11 78. The method of claim 75, wherein the business transaction proceeds allocation
12 includes a fixed fee per transaction for at least one entity.

13 79. The method of claim 75, wherein the business transaction proceeds allocation
14 includes a predetermined percentage allocation for at least one entity.

1 80. The method of claim 75, further comprising:
2 sending the allocated determined portions of the business transaction proceeds to
3 each of the first and at least one additional entity.

1 81. The method of claim 75, further comprising:
2 receiving a fund distribution request based upon a business transaction; and
3 determining whether or not the fund distribution request is subject to a
4 predetermined business transaction proceeds allocation, wherein the business transaction proceeds
5 allocation is determined only upon first determining that the fund distribution request is subject to a
6 predetermined business transaction proceeds allocation.

1 82. The method of claim 75, wherein the business transaction proceeds allocation is
2 stored in memory.

1 83. The method of claim 81, wherein the business transaction proceeds allocation
2 includes a predetermined percentage allocation for at least one entity.

1 84. The method of claim 81, wherein the business transaction proceeds allocation
2 includes a predetermined percentage allocation for at least one entity.

1 85. The method of claim 81, further comprising:
2 sending the allocated determined portions of the business transaction proceeds to
3 each of the first and at least one additional entity.

1 86. The method of claim 2, further comprising:
2 determining a business transaction proceeds allocation between the related provider
3 and another entity; and
4 allocating, upon receiving notification of the business transaction between the user
5 and related provider, a determined portion of the business transaction proceeds to the related
6 provider and a determined portion of the business transaction proceeds to the another entity.

1 87. The method of claim 86, wherein the business transaction proceeds allocation to the
2 another entity is a predetermined percentage of the business transaction proceeds.

1 88. The method of claim 86, wherein the business transaction proceeds is a
2 predetermined fixed fee.

1 89. The method of claim 22, further comprising:

2 determining a business transaction proceeds allocation between the related provider
3 and another entity; and
4 allocating, upon receiving notification of the business transaction between the user
5 and related provider, a determined portion of the business transaction proceeds to the related
6 provider and a determined portion of the business transaction proceeds to the another entity.

1 90. The method of claim 89, wherein the business transaction proceeds allocation to the
2 another entity is a predetermined percentage of the business transaction proceeds.

1 91. The method of claim 89, wherein the business transaction proceeds is a
2 predetermined fixed fee.

1 92. A system comprising:

2 a database, adapted to store at least one business transaction proceeds allocation
3 between a plurality of entities; and
4 a controller, adapted to determine a business transaction proceeds allocation
5 between a plurality of entities from the database, and adapted to, upon receiving notification of a
6 business transaction, allocate a determined portion of the business transaction proceeds to a first of
7 the plurality of entities and allocate a determined portion to at least one additional entity.

1 93. The system of claim 92, wherein the notification is received from one of the
2 plurality of entities.

1 94. The system of claim 92, wherein the business transaction proceeds allocation
2 includes a fixed fee per transaction for at least one entity.

1 95. The system of claim 92, wherein the business transaction proceeds allocation
2 includes a predetermined percentage allocation for at least one entity.

1 96. The system of claim 92, wherein the controller is adapted to send the allocated
2 determined portions of the business transaction proceeds to each of the first and at least one
3 additional entity.

1 97. The system of claim 92, wherein the controller is further adapted to receive a fund
2 distribution request based upon a business transaction, and is adapted to determine whether or not
3 the fund distribution request is subject to a predetermined business transaction proceeds allocation,
4 wherein the business transaction proceeds allocation is only determined after determining that the
5 fund distribution request is subject to a predetermined business proceeds allocation.

1 98. The system of claim 97, wherein the notification is received from one of the
2 plurality of entities.

1 99. The system of claim 97, wherein the business transaction proceeds allocation
2 includes a fixed fee per transaction for at least one entity.

1 100. The system of claim 97, wherein the business transaction proceeds allocation
2 includes a predetermined percentage allocation for at least one entity.

1 101. The system of claim 97, wherein the controller is adapted to send the allocated
2 determined portions of the business transaction proceeds to each of the first and at least one
3 additional entity.

102. The system of claim 33, further comprising:

a second database, adapted to store at least one business transaction proceeds allocation between a plurality of entities; and
a second controller, adapted to determine a business transaction proceeds allocation between a plurality of entities from the second database, and adapted to, upon receiving notification of a business transaction, allocate a determined portion of the business transaction proceeds to a first of the plurality of entities and allocate a determined portion to at least one additional entity.

103. The system of claim 102, wherein the notification is received from one of the plurality of entities.

104. The system of claim 102, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

105. The system of claim 102, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

106. The system of claim 102, wherein the second controller is adapted to send the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

107. The system of claim 102, wherein the second controller is further adapted to receive a fund distribution request based upon a business transaction, and is adapted to determine whether or not the fund distribution request is subject to a predetermined business transaction proceeds allocation, wherein the business transaction proceeds allocation is only determined after determining that the fund distribution request is subject to a predetermined business proceeds allocation.

108. The system of claim 42, further comprising:

a second database, adapted to store at least one business transaction proceeds allocation between a plurality of entities; and
a second controller, adapted to determine a business transaction proceeds allocation between a plurality of entities from the second database, and adapted to, upon receiving notification of a business transaction, allocate a determined portion of the business transaction proceeds to a first of the plurality of entities and allocate a determined portion to at least one additional entity.

109. The system of claim 108, wherein the notification is received from one of the plurality of entities.

110. The system of claim 108, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

111. The system of claim 108, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

112. The system of claim 108, wherein the second controller is adapted to send the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

113. The system of claim 108, wherein the second controller is further adapted to receive a fund distribution request based upon a business transaction, and is adapted to determine whether or not the fund distribution request is subject to a predetermined business transaction proceeds allocation, wherein the business transaction proceeds allocation is only determined after determining that the fund distribution request is subject to a predetermined business proceeds allocation.

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